uninsured. That leaves 7.8 million lower-income American citizens who are uninsured

long-term.

That of course is a lot, and steps must be taken to get them good health care.

The Obama administration wants you to believe that covering these 45.7 million people of unequal needs is America's highest health-care reform priority. Truth is, most Americans don't agree. A Kaiser Family Foundation survey last year found half of U.S. voters say making health care and insurance more affordable is the No. 1 health issue; that's twice as much as the second priority, which is expanding coverage for the uninsured.

The biggest deception by Obama and congressional Democrats is that you must explode the current system. And all of this without knowing whether the new structure will provide better shelter or collapse into the basement. What information we have on the workability of such grandiose plans comes from the more expansive and intrusive health-care systems in Canada and Europe. The comparison favors Americans: They are more likely to survive cancer, receive medical treatment sooner and have more intensive-care units and technology such as MRIs available.

These facts and arguments were brought together by a coalition of moderates, including U.S. Rep. Mark Kirk (R-III.), who have offered a compromise package that doesn't presume that you have to destroy the health-care system to save it. I lay them out here because they don't receive all that much attention in the media. Kirk, Rep. Charlie Dent (R-Pa.) and members of the centrist Tuesday Group have proposed the Medical Rights and Reform Act, which more narrowly and reasonably targets the system's ills and proposes problem-specific solutions.

According to Kirk's Web site, the proposal would lower health-care costs by fostering "state innovation through insurance market reforms, high-risk pools, community health networks and new association options for small businesses." It would provide other reforms, the most important of which I believe would impose legal reforms "to end the practice of defensive medicine while ensuring fair compensation for injured patients." The high cost of liability insurance that doctors and health-care providers must pay is a huge factor in the exorbitant cost of health care.

I'm not necessarily endorsing this specific set of reforms because there may be better ones out there. One would allow competition across state lines for medical insurance. Another is a return to the idea that health insurance is just that -- protection, as homeowner's insurance is, against unforeseen and large expenses. Home insurance doesn't pay for such preventive expenses as painting frame houses and hiring exterminators. Just so, health insurance isn't meant to pay for every preventive expense imaginable.

The White House propagandists -- the chief one being Obama -- would have us believe that dropping, say, the demand for a "public option" would be a compromise (albeit unacceptable to the left). That's more baloney. It would leave us with the rest of the mammoth and unworkable proposal. Centering the debate on such proposals as Kirk's is real compromise. And a good way to cut the baloney.